

**APPLICANTS' SUMMARY OF INTERVIEW WITH EXAMINER**

Applicants' representatives conducted a telephonic interview with the Examiner on July 9, 2007. The participants in that interview were the Examiner, Michael F. Krieger (Reg. No. 35,232), and Adam D. Stevens (Reg. No. 58,577).

The topics discussed were substantially similar to the detailed arguments and remarks presented below regarding claims 1-21, namely that portion of the remarks directed to the limitations of Claus and the fact that Claus does not teach virtual financial accounts overlaid on multiple actual accounts.